

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

Evans, Lois Joyce



Case No. 20-20387-CMB

Reporting Period: May, 2020

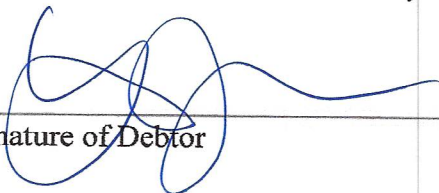
**MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)**

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Schedule of Cash Receipts and Disbursements - continuation	MOR-1 (INDV) (CONT)		
Bank Reconciliation			
Copies of bank statements			
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR- 5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.



Signature of Debtor

10-1-20

Date

Signature of Joint Debtor

Date

Signature of Preparer

Date

Printed Name of Preparer

FORM MOR (INDV)
(10/00)

Debtor

Reporting Period: May, 2020**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	37,239.02	
RECEIPTS		
Wages (Net)		
Interest and Dividend Income	7,301.59	67,291.35
Alimony and Child Support	.87	
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	.36	13,073.04
Total Receipts	7,302.82	80,365.63
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	5,000.00	15,000.00
Rental Payment(s)		
Other Secured Note Payments		
Utilities		
Insurance	1,196.03	
Auto Expense	151.00	
Lease Payments		
IRA Contributions		
Repairs and Maintenance	811.00	
Medical Expenses		
Household Expenses		
Charitable Contributions	4,847.70	
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		
Gifts	1,922.00	4,448.00
Other (attach schedule)		
Total Ordinary Disbursements	5,560.60	5,515.60
REORGANIZATION ITEMS:	25,933.18	48,064.79
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)	25,933.18	
Net Cash Flow (Total Receipts - Total Disbursements)	18,630.36	
Cash - End of Month (Must equal reconciled bank statement)	18,606.66	

Evans, Lois Joyce

Case No. 20-20387-CMB

Debtor

Reporting Period: _____

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Other Taxes		
Other Ordinary Disbursements		
Other Reorganization Expenses		

Debtor

Reporting Period: _____

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes. Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases-Equipment						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Amounts Due to Insiders*						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due postpetition debts.

*"Insider" is defined in 11 U.S.C. Section 101(31).

Debtor

Reporting Period: _____

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Amounts billed during the period	
- Amounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Accounts Receivable Aging	Amount
0 - 30 days old	
31 - 60 days old	
61 - 90 days old	
91+ days old	
Total Accounts Receivable	
Amount considered uncollectible (Bad Debt)	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.		
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.		



L JOYCE EVANS
113 BURRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER: ~~XXXXX~~ 574509586
STATEMENT DATE: 04/22/20 THRU 05/21/20
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY

(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	24,718.55	16,277.13	7,452.29	15,893.71	21,297.97	0.05%	0.87
EVERYTHING SV	728.05	0.00	500.35	1,228.40	844.71	0.51%	0.35

SEQUENTIAL CHECK LISTING

(*INDICATES A BREAK IN THE CHECK SEQUENCE)

CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT
2447	5,000.00						

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
04/22	POS CELLC *CARLISLE	859.76	04/30	ONL TRANSFER DOLLAR BANK INTERNET (HUSBAND) 350.00	
	MC 212-246-2555 NY			TO 51674652449	
04/22	POS APPLE.COM/BILL	10.69	04/30	ONL TRANSFER DOLLAR BANK INTERNET (HUSBAND) 100.00	
	MC 866-712-7753 CA			TO 51674652324	
04/23	POS APPLE.COM/BILL	5.34	04/30	DIR AMEX EPAYMENT 0005000008	15.00
	MC 866-712-7753 CA			ACH PMT	
04/23	POS APPLE.COM/BILL	21.39	05/01	POS APPLE.COM/US	84.53
	MC 866-712-7753 CA			MC 800-676-2775 CA	
04/24	POS VENMO	200.00	05/01	ECK AMEX EPAYMENT 0005000008 (WORK EXP) 2,500.60	
	MC 8558124430 NY			ACH PMT	
04/25	POS SQ *WILLIAMS	100.00	05/02	POS GNC.COM	59.99
	MC 877-417-4551 PA			MC 412-288-4600 PA	
04/25	POS ROBERT WHOLEY &	88.00	05/02	POS GET GO #3043	36.06
	PIN PITTSBURGH PA			MC WEXFORD PA	
04/25	POS SAMS CLUB #6678	133.79	05/02	POS NNT WEXFORD ACE	92.37
	PIN PITTSBURGH PA			PIN WEXFORD PA	
04/25	POS GIANT-EAG 132 Be	27.12	05/04	POS CHICK-FIL-A #038	26.38
	PIN Pittsburgh PA			MC WEXFORD PA	
04/25	POS MARKET DI 155 To	49.99	05/04	POS VENMO	120.00
	PIN Wexford PA			MC 8558124430 NY	
04/27	POS IPHONE CITIZENSO	64.50	05/04	POS APPLE.COM/BILL	10.68
	MC BRIDGEPORT CT			MC 866-712-7753 CA	
04/27	POS APPLE.COM/BILL	19.24	05/04	POS COUSINS MAINE LO	40.96
	MC 866-712-7753 CA			MC GIBSONIA PA	
04/27	DIR NEW YORK LIFE 1135582869	151.00	05/04	POS NORDSTROM DIRECT	118.80
	INS. PREM.			MC 800-285-5800 IA	
04/28	POS HERBALIFE - INTE	181.40	05/04	POS AMZN Mktg US*AF4	29.67
	MC 3104109600 CA			MC Amzn.com/bill WA	
04/29	POS CVS/PHARMACY #02	6.40	05/04	POS APPLE.COM/BILL	3.20
	MC WEXFORD PA			MC 866-712-7753 CA	
04/29	POS MARKET DISTRICT	5.00	05/04	POS APPLE.COM/BILL	9.99
	PIN Wexford PA			MC 866-712-7753 CA	
04/30	DIR CAPGEMINI 1222575929	3,772.62+	05/04	POS AMAZON.COM*CA\$WP	198.21
	REG. SALARY			PIN SEATTLE WA	



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EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
05/04	ECK MACYS CITIAUTFDR AUTO PYMT	100.00	05/13	POS AMZN Mktp US*G59 MC Amzn.com/bill WA	26.48
05/05	POS OVR*O.CO/OVERSTO MC 800-8432446 UT	105.29	05/13	POS HERBALIFE - INTE MC 3104109600 CA	32.90
05/05	POS UBER TRIP MC 8005928996 CA	5.00	05/13	POS HERBALIFE - INTE MC 3104109600 CA	38.00
05/05	POS AMAZON.COM*NQ50A PIN SEATTLE WA	5.70	05/13	POS AMZN Mktp US*MC6 MC Amzn.com/bill WA	19.07
05/05	POS AMAZON.COM*WXOKI PIN SEATTLE WA	23.29	05/14	POS APPLE.COM/BILL MC 866-712-7753 CA	0.99
05/06	POS Amazon.com*OW8LA MC Amzn.com/bill WA	30.61	05/15	DIR CAPGEMINI 1222575929 REG.SALARY	3,678.80+
05/06	POS AMZN Mktp US*SM2 MC Amzn.com/bill WA	43.40	05/15	ONL TRANSFER DOLLAR BANK INTERNET TO 41674599586	500.00
05/06	DIR AMEX EPAYMENT 0005000008 ACH PMT (work Exp)	3,000.00	05/17	POS CASH APP* MC 4153753176 CA	200.00
05/07	POS UBER TRIP MC 8005928996 CA	34.61	05/17	POS WWW COSTCO COM MC 800-955-2292 WA	120.00
05/07	POS Amazon.com*NF6TB MC Amzn.com/bill WA	30.61	05/18	POS CASH APP* MC 4153753176 CA	1.00
05/07	POS UBER TRIP MC 8005928996 CA	28.28	05/19	ONL TRANSFER DOLLAR BANK INTERNET TO 51674652449	250.00
05/08	POS CVS/PHARMACY #02 MC 800-746-7287 PA	107.74	05/19	ONL TRANSFER DOLLAR BANK INTERNET TO 51674652324	75.00
05/10	POS AMZN Mktp US*KCB MC Amzn.com/bill WA	19.90	05/19	POS APPLE.COM/BILL MC 1111111111 CA	35.26
05/11	POS APPLE.COM/BILL MC 866-712-7753 CA	8.54	05/19	POS APPLE.COM/BILL MC 1111111111 CA	10.69
05/11	ECK ARMSTRONG UTIL 1222528268 8772775711	149.50	05/20	POS SAMS CLUB #4859 PIN BUTLER PA	119.89
05/12	POS AMZN Mktp US*MC3 MC Amzn.com/bill WA	20.24	05/20	CHK 2447 SEQ# 18008649 FREETAXUSA.COM (Mortgage)	5,000.00
05/12	ONL TRANSFER DOLLAR BANK INTERNET TO 51674652449	250.00	05/21	POS 877-2699027 UT	15.89
05/12	ONL TRANSFER DOLLAR BANK INTERNET TO 51674652324	75.00	05/21	DIR VIVINT J203754038 VIVINT	74.19
			05/21	INT INTEREST CREDIT	0.87+

EVERYTHING SAVINGS ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
05/15	ONL TRANSFER DOLLAR BANK INTERNET FROM 51674599586	500.00+	05/21	INT INTEREST CREDIT	0.35+
2020 TAX INFORMATION:					
EVERYTHING CK:	INTEREST CREDITED YEAR-TO-DATE	1.48+	INTEREST WITHHELD YEAR-TO-DATE		0.00
EVERYTHING SV:	INTEREST CREDITED YEAR-TO-DATE	1.20+	INTEREST WITHHELD YEAR-TO-DATE		0.00

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	.00	576.00
TOTAL RETURNED UNPAID ITEM FEES	.00	36.00



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ACCOUNT BALANCES MAINTAINED DURING APRIL
(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$89.75	\$16,180.64	\$227.86	\$494.58	\$16,675.22

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR APRIL

THERE ARE NO CHARGES FOR BANKING CARD USE IN APRIL

	CHECKING		SAVINGS	
	# OF USES	TOTAL CHARGED	# OF USES	TOTAL CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	7	.00		
-MASTERCARD PURCHASES (MC)	25	.00		
THE TOTAL CHARGE:	32	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR APRIL.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REFER A FRIEND AND EARN MONEY WHEN THEY OPEN AN EVERYTHING CHECKING ACCOUNT. PLUS, THEY'LL EARN MONEY NOW TOO DURING OUR SPECIAL OFFER.
VISIT DOLLAR.BANK/400.



L JOYCE EVANS OR
SAMUEL EVANS
113 BERRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER: ~~XXXX~~ 2449
STATEMENT DATE: 04/17/20 THRU 05/16/20
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY
(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	605.59	1,030.66	600.01	174.94	273.94	0.04%	0.01
EVERYTHING SV	0.00	0.00	0.00	0.00	0.00	0.00%	0.00

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
04/20	POS WM SUPERCENTER #	240.16	05/04	POS GIANT-EAG Cranbe	117.26
	PIN EVANS CITY PA			PIN Cranberry PA	
04/20	POS GIANT-EAG Cranbe	38.68	05/06	POS MARKET DI 155 To	107.82
	PIN Cranberry PA			PIN Wexford PA	
04/23	POS MARKET DI 155 To	124.81	05/06	POS GET GO #3 140 To	21.01
	PIN Wexford PA			PIN Wexford PA	
04/26	POS SUNOCO 007061840	30.00	05/09	POS MARKET DI 155 To	69.46
	MC MARS PA			PIN Wexford PA	
04/29	POS LOWES #00653*	13.98	05/12	ONL TRANSFER DOLLAR BANK INTERNET	250.00+
	MC CRANBERRY TOW PA			FROM 51674599586	
04/29	POS FRESH THYME #453	17.62	05/12	POS MARKET DI 155 To	90.58
	MC CRANBERRY PA			PIN Wexford PA	
04/30	POS FRESH THYME #453	45.41	05/15	POS MARKET DI 155 To	82.10
	PIN CRANBERRY PA			PIN Wexford PA	
04/30	POS MARKET DI 155 To	31.77	05/16	INT INTEREST CREDIT	0.01+
	PIN Wexford PA				
04/30	ONL TRANSFER DOLLAR BANK INTERNET	350.00+			
	FROM 51674599586				

NO SAVINGS ACTIVITY

2020 TAX INFORMATION:
EVERYTHING CK: INTEREST CREDITED YEAR-TO-DATE 0.01+ INTEREST WITHHELD YEAR-TO-DATE 0.00



1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

US259 BR934

1

LOIS JOYCE EVANS
113 BURRY AVE
BRADFORDWOODS PA 15015-1239

Checking Account
Statement

1 OF 2

Beginning April 24, 2020
through May 26, 2020

Checking

SUMMARY

Balance Calculation

Previous Balance	11,997.00
Checks	1,327.25 -
Withdrawals & Debits	7,139.77 -
Deposits & Credits	.00 +
Current Balance	3,529.98 =

LOIS JOYCE EVANS
DIP CHAPTER 11
BANKRUPTCY CASE 20 20387 CMB
One Deposit Checking
~~93145-922-6~~

The \$9.99 monthly maintenance fee is waived when you make at least 1 deposit that is posted before the end of your statement period.

You made at least 1 deposit.

Good news! The monthly maintenance fee was waived based on your account activity.

Your next statement period will end on June 23, 2020.

Previous Balance

11,997.00

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
101	43.00	05/14	103	491.10	05/26
102	180.00	05/18	105*	613.15	05/26

Total Checks

1,327.25

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
05/07	78.25	1509 POS Debit - 999999 Usps PO 41918403 1wexford PA
05/07	10.88	1509 POS Debit - 302449 CVS/Pharmacy # Wexford PA
05/11	69.55	1509 Dbt Purchase - 260300 Hallmark Cleaners Pittsburgh PA
05/11	159.86	1509 POS Debit - 990328 Costco Whse #0328 Cranberry Tpkpa
05/11	144.83	1509 POS Debit - 650011 Giant-Eagle #0 Cranberry PA
05/13	1.00	1509 POS Debit - 999999 CVS/Pharmacy #02 Owexford PA
05/14	23.85	1509 POS Debit - 302449 CVS/Pharmacy # Wexford PA
05/15	81.54	1509 POS Debit - 999999 Market District 15wexford PA
05/18	6.61	1509 Dbt Purchase - 000000 Taco Bell 05656 Pittsburgh PA
05/21	123.03	1509 Dbt Purchase - 220834 Hrb Online Tax Pro800-472-56 25 M
05/26	30.00	1509 Dbt Purchase - 165939 Pti - Warrendale Warrendale PA
05/26	123.14	1509 POS Debit - 990328 Costco Whse #0328 Cranberry Tpkpa
05/26	31.41	1509 POS Debit - 430396 Market Distric Wexford PA

Other Withdrawals & Debits

Date	Amount	Description
04/28	9.99	Deluxe Check Check/Acc. 200424
05/05	5,000.00	Pnc Mortgage 2 Mortgage 200504 0003455596